Life Insurance Payments At Record High in First 6 Months

Virginia families received $18,169,000 in life insurance death benefits in the first half of this year, compared with $17,069,000 in the corresponding period of last year, it is reported by the Institute of Life Insurance. This year's payments were 81 per cent greater than those in the corresponding period nine years ago, when the six-month total was $10,041,000.

The number of policies paid off because of death in the first six months of 1954 was 17,711, which compared with 17,922 in the first half of 1953 and 14,733 in the first half of 1945.

"The rise in death benefit payments in the years since World War II directly reflects the greatly increased holdings of life insurance by American families since the end of World War II," Holgar J. Johnson, president of the Institute said in announcing the figures. "Death benefits paid in the first half of this year throughout the country were 58 per cent greater than in the corresponding period of 1945 even though mortality among policyholders generally appears to be at a record low rate, materially below the 1945 rate. Aggregate ownership of life insurance in this country has risen 114 per cent in the past nine years. Many more people are now protected, and those who are insured own, on the average, considerably more protection today."

Of the aggregate death benefit payments in this state during the first half of 1954, $11,971,000 was under 3,642 ordinary policies; $2,028,000 was under 1,344 group life insurance policies; and $3,200,000 was under 12,725 industrial or weekly premium policies.

For the nation as a whole, $1,047,326,000 was paid as death claims under 811,147 policies in the first half of 1954, compared with $1,002,769,000 under 803,686 policies in the corresponding period of last year and $662,617,000 under 704,258 policies in the first six months of 1946. Of this year's payments $672,397,000 was under 239,895 ordinary policies; $243,411,000 was under 109,910 group policies; and $131,518,000 was under 461,243 industrial policies.

Total payments to American families by their life insurance companies were $2,487,480,000 in the first six months of this year, $1,124,977,000 more than similar payments in the first half of 1945.

Showers Help Upland Game

According to C. F. Phelps, chief of the Game Division of the Commission of Game and Inland Fisheries, the showers in various sections of the state have been helpful to upland game birds, but especially east of the Blue Ridge we are still far short of sufficient water to meet the wildlife needs.

INHERRITANCE — YOUR FARM AND YOUR FAMILY

About four out of every five farmers in the South have made no plans for the disposal of their property after their death.

This disheartening fact is brought out in a new bulletin issued by the Agricultural Extension Service of Virginia and six other southern states, and co-authored by W. L. Gibson, Jr., agricultural economist at VPI, and Harold H. Ellis, U. S. Department of Agriculture economist and member of the Illinois Bar.

The bulletin is "Inherritance — Your Farm and Family," available from county agent's or the VPI Agricultural Extension Service.

"What will become of your farm?" is a question every farmer should be considering, in the minds of the authors. The bulletin discusses objectives, methods, and problems in the inheritance of property; and answers some of the questions farmers often ask. No attempt is made to provide legal help. Rather, farmers are advised to consult a competent attorney in preparing any legal papers necessary.

For the files of interested readers—but not applicable in Virginia—farmers in Louisiana should note that the laws there and in other states differ considerably. Louisiana laws are founded on French civil law, while the laws of other southern states are founded on English common law.

WATER SYSTEM PROGRAM PLANNED IN VIRGINIA

Twenty-five counties have already reported plans for a 1954 farm-water-system program, and have elected county program chairmen, J. L. Calhoun, associate agricultural engineer at VPI, says a statewide contest will be conducted September 1 to October 15, as a means of focusing attention on pressure water systems in rural areas. Manufacturers and distributors of domestic water pumps have contributed almost $1,000 for contest prizes and for printing contest entry blanks.

The counties which have planned a program are: Accomack, Amherst, **Appomattox**, Bland, Buckingham, Charlotte, Cumberland, Floyd, Prederick, Henry, Isle of Wight, King and Queen, Lee, Mecklenburg, Middlesex, Montgomery, Patrick, Prince George, Pulaski, Roanoke, Rockingham, Southampton, Washington, Westmoreland and Wythe.

Calhoun points out that more than 95% of Virginia's farms have electric service, but less than half of the farms have water under pressure. There are about 80,000 farms in the state with electricity that do not have a pressure water system.

TICK CONTROL GIVEN FOR PETS, PREMISES

Ticks are a nuisance at best, and are often dangerous, since several varieties carry infectious diseases of livestock and people.

That's the warning from John M. Anno, associate entomologist at VPI, who suggests a few controls for these pests.

Ticks on dogs can be controlled by applying one teaspoon of 10% DDT or 2% chlordane dust and working it thoroughly into the hair. Repeat this treatment at two-three week intervals or when needed. Badly infested dogs can be dipped in a mixture composed of six tablespoons 12% lindane wettable powder and 1 cup 5% wettable DDT in 3 gallons of water.

Heavy applications of 5% DDT sprays will rid homes or buildings of tick infestations, which may appear when the female tick lays her thousands of eggs on the premises. Effective area control of ticks in yards or in recreation and picnic areas can also be obtained for long periods by applying insecticides. DDT, 2½ to 3 pounds actual chemical (5 to 6 pounds 50% wettable material); or benzene hexachloride, 1 pound gamma (4 pounds 25% wettable material), per acre should be applied. Either sprays or dusts of these materials may be used.

In removing ticks from persons or pets, apply heat (such as from a cigarette tip) or a drop of kerosene so the mouthparts come free of the skin to which they are attached. Disinfect all tick wounds immediately after removing the ticks.

ARTIFICALLY SIRED CATTLE TO BE SOLD

Artificially sired cattle from throughout southwest Virginia will be sold August 23 at the Tri-State pavilion between Abingdon and Bristol.

Dairy husbandman at VPI say the sale should provide an opportunity for dairymen to get production-bred animals. The Appalachian Artificial Breeding Association is the sponsor and sale chairman is Herman Haga, of Bristol.

More Than 30,000 Have Seen 'The Lost Colony' This Season

Manteo, N. C.- Before the current week ends more than 30,000 persons will have paid to see Paul Green's symphonic drama, "The Lost Colony," now in its 14th season at Waterside Theatre at Manteo on Roanoke Island, N. C. This pushes the total for the 14 seasons to approximately 680,000 paying customers. The Lost Colony is America's longest-lived outdoor production.

Written by Pulitzer Prize Winner Paul Green and shown first in 1937, the spacious drama, presented on multi-level stages in a great amphitheatre at Fort Raleigh, actual site of the original happenings in the story the play tells, has been presented each summer since 1937, except during four World War II years when the show had to be closed as a coastal blackout security measure.

The story Paul Green's internationally famous drama tells is built up around attempts by the settlers of Raleigh to establish the first colony in the New World. It also tells, in song, dance, pantomime and the spoken word, of the events back in Elizabethan England of the 16th Century when plans were being laid to extend the British Empire to new lands, how the "New World" was discovered by Captains Amadas and Barlowe was named "Virginia" in honor of the then ruling British Queen Elizabeth, and of Virginia Dare, the first child of English parentage born in the New World. (It was 200 years later before the immediate territory of the original happenings in 1584-87, became North Carolina and the descendants of Virginia settlers the commonwealth's founding at Jamestown, instead of Jamestown, the permanent English settlement planted in 1607.

The 1954 season, from point of weather, has been one for The Lost Colony; this year, four complete (and performance was lost and three partial showings; the attendance has been 4,000 persons. But according to Agnes E. Jones, publicity director, this week, "the paid attendance is somewhat behind as compared to the same number of performances, but ahead of the total of 46,000 persons paid to see the show as compared to the same period last year.

Since the rainy weather of this year, attendance has a steady increase each year, rains, unfavorable for the time they occur, eventually mean increases before the season is over. dan explains it this way: "General drought conditions hitting the rural areas of Carolina and Virginia in a serious manner. The areas where crops were saved, in part, our patronage from the tobacco and farming areas of Carolina and Virginia and on the increase. the rule this come about that way."

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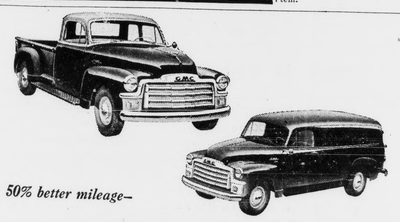

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Bible Reading: Exodus 20:1-17

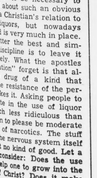
Self-Discipline

Lesson for August 15, 1954

No one will not live any man's life for him, nor do for him what he is to do for himself. There is a sense in the life of the Christian, to be sure; but there is no effort; struggle. Paul uses the language of the athletic contest and the army to describe the life of the Christian man. The religious life is a race, a fight.

Self-Control and Power

Self-control, body and soul, partly means saying no. But we have to say no with effort, at the same. One of the necessary in all kinds of control of body, mind, or spirit—athletics. To



Dr. Foreman

never that is the word. It is the word used for self-control. Can't we say it better? Isn't it time we moved to some more pleasant word? Self-control means or a person who which is printed Dr. Foreman never produce prize fruit. A sow or hog running wild and what he pleases will not as much bacon as a hog penned up and fed with care. one practices ine piano only it feels like it will never Every A football player who and goes to bed when he all eats and drinks whatever happens to want, when he he will never make the team. is just not doing certain things in order to do important things. When water comes through a hose, the the nozzle is screwed the the water is thrown. So it is world of Christian char- the life without any re- the life without discipline is never pruned, a tan- barren branches.

Self-Discipline and Vigilance

Sometimes Christians are disciplined by circumstances. Pain, or poverty, or poverty, may have a wholesome effect on us, like a surgeon's knife. But some of the Christian's discipline has to be imposed on himself, by himself. Discipline means getting rid, so to speak, of useless fat, keeping fit. Discipline means not fritting away time and energies on useless things. It means going without many things we want in order to have more to give to others. It means picking up our pride when our feelings are hurt. It means not trying so busy with trifles that we have to say "I have no time" when we are asked to help with some good work. It means cutting out even harmless habits when they get in down to less than our best. It means training down to the condition for the fight right now between our best and our worst. Now we have to be careful about criticizing other people, who have different battles to fight than we have. It may be quite easy to say X, who never took a drink, is better in her life, to say hard things about Mr. Y, who seems to be able to pass a tavern without going in. But perhaps X has just as much trouble giving up the second piece of cake or the tenth chocolate cream. We have to be on guard all the time, not for others mainly, but over ourselves. Not that we should not criticize; indeed we should. But we should always to remember what Jesus said: "Let him that is without sin cast the first stone."

Moderation and Alcohol Does

It might not to be necessary to say a word about such an obvious thing as a Christian's relation to strong liquors, but nowadays the word is very much in place. Neither the best and simplest self-discipline is to leave it entirely. What the apostles called "moderation" forget is that alcohol is a drug of a kind that has no resistances of the person who takes it. Asking people to moderate in the use of liquor is much less ridiculous than asking them to please be moderate in the use of narcotics. The stuff does on the nervous system itself is not a kind of good. Let a man consider: Does the use of liquor help one to grow into the likeness of Christ? Does it make one more clear-headed, unselfish, thoughtful as a Christian citizen?

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Even Better

Philadelphia, after being injured in a bus accident, Karl J. Mellon sued the Philadelphia Transportation Co. for $75,000 damages. He was awarded $90,000 by a jury.

PRICE OUTLOOK FOR AUGUST VEGETABLES

A periodic look-see at the vegetable situation by VPI marketing specialists charts the August production of lima beans, snap beans, cabbage, cantaloupes, and onions as down, with other crops holding their own.

In detail: Lima bean production is 8% below 1953. Prices should average $2.25 for U. S. No. 1. The late summer snap bean crop will not equal that of 1953, and some seed shortages have developed for late plantings. Prices ahve been above $2.50 for U. S. No. 1, and no price declines are expected for quality snaps.

Late summer cabbage production will be 7% below average, and prices will average about $1.00 to $1.25 per 50 pound bag, No. 1. Supply response in the life of the crop is to be sure; but there is some effort; struggle. Paul uses the language of the athletic contest and the army to describe the life of the Christian man. The religious life is a race, a fight.

Virginia should have a good cucumber market in the South, with quality cucumbers of large size averaging $3.00 a bushel. Onion prices are expected to strengthen as late summer acreage is down 4% from 1953 in the east, and 12% in the west. Well-stored onions should pay off this year. Count on $2.50 for 50-pound sacks for U. S. No. 1.

Potato prices should increase this month until heavy digging begins in the late states. Look for a scarcity in April and May, 1956, and prices this month of $3.00 per 100-pound sack.

Dry weather has affected tomato production, but supplies are ample. Prices may drop to $1.00 to $1.50 per bushel for No. 1 grade on the fresh market this month.

Subscription rate: $2.00 a year; payable in advance.

Homemakers Items

Women still think of clothes as tops on the important list.

I. Byrd Johnson, clothing specialist at VPI, reports that in 1953 consumer expenditures on clothing were more than three times that of the average for the '30's.

But during the same period, clothing expenses took a lower percentage of the total income. "This doesn't mean the textile and manufacturing business will stop...there are more people to clothe," she says.

The men's-wear market (including 15 years of age and over) will increase by 15,000,000 by 1970. The women's-wear market (15 years or over) is growing slightly faster than the men's market. The total increase is expected to be 18,000,000 by 1970. The market for the age group over 40 is expected to increase somewhat faster than that for younger people.

"In Virginia," Miss Johnson says, "the 1953 figures available indicate taht 9 to 10% of the disposable income was used for clothing the family. The middle of the road (or median) family consisted of four members and spent $375.97. This amount of money was seldom divided evenly among the members, but according to their needs—based on activities and on growth."

In 1954 the average price for wearing apparel has risen slightly, about 1% higher than a year ago. A few declines in prices of women's clothing are noted, restricted to items made of man-made fiber.

Prices of cotton apparel and of men's and children's shoes have increased a little.

Appomattox is a growing town!

BLACKSHANK SHOWS UP IN SOUTHWEST VIRGINIA

The first known case of blackshank disease in southwest Virginia's burley tobacco belt has been reported by S. B. Fenne, plant pathologist at VPI.

Fenne says the diseased plant specimen came from Lee County and that it was heavily infected with the blackshank fungus. He says there must be much more of the disease in southwest Virginia since it has been known to be present in certain parts of Tennessee adjacent to Virginia for the past three years.

A careful look-out is being maintained in the area so farmers will have ample warning.

Fenne also says that almost every day recently tobacco plants have been received which have been damaged by lightning.

WEIGH FACTORS IN PURCHASE OF FARM MACHINERY

Get the answers to several questions before you buy new farm machinery. Farm management specialists at VPI suggest asking yourself:

What is the job to be done, and will the machine do it?

Can the job be done by custom work at less cost than by buying and owning the machine?

How will the new machine affect the timeliness of the individual job and the whole schedule of farm work?

How much better will the machine do the work than the machine it is to replace?

The answers to these questions should guide farmers to better decisions as they select, buy, and replace their various farm machines. In a time of reduced farm income, such purchases should be made carefully, and additional capital investments need to be made only after careful study and thought, the farm management specialists advise.

HONORED FOR WORK WITH TB ASSOCIATION

Dr. Allen Weir Freeman, Dean of the School of Public Health Administration of Johns Hopkins University in Baltimore, a native Virginian and brother of the late Dr. Douglas S. Freeman, was honored by a resolution passed by the Executive Committee of the Virginia Tuberculosis Association, according to Thomas Pinckney, president.

The Virginia Tuberculosis is especially indebted to Dr. Freeman because it was through his efforts in 1919 that the Virginia Anti-Tuberculosis Association (the parent association of the VTA) sold the first Christmas Seals in the state as the agent of the American Red Cross. In 1920, the VTA was born and the same year the Christmas Seal Sale was held independently of the Red Cross. Dr. Freeman's contribution to public health in general, his pioneering in preventative medicine, and his particular contribution to the TB control movement as Virginia's first Assistant Commissioner of Health under Dr. Ennion G. Williams, were cited. Dr. Freeman climaxed his work in connection with building Catawba, Virginia's first sanatorium by becoming its first superintendent and is especially deserving of honor by the VTA, Pinckney said.

FIELD DAYS SET AT STAUNTON, ORANGE

Feed production and use will be stressed at the forthcoming field days at branches of the VPI Agricultural Experiment Station.

The next field days will be held at Orange, August 18 and Staunton on August 19.

Members of the animal husbandry, dairy husbandry, and agronomy departments at VPI will be on hand to explain the various projects and discuss how the results can be fitted into individual farm operations.

The field days at each station are scheduled for 1:30 P. M. to 4:30 P. M.

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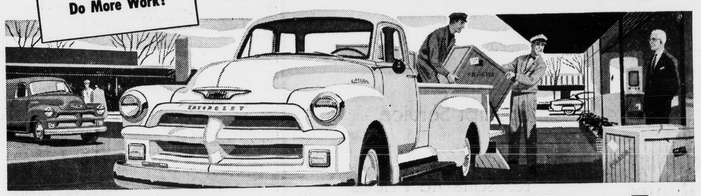

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